

## Who We Are

Start-up, strengthen, or expand. No matter what your business goals are, Fresno Community Development Financial Institution (Fresno CDFI) is here to help you reach them!

Fresno CDFI is a comprehensive financial services, training, and asset development institution for low- and moderate-income residents and businesspersons. Since our inception in May 2008, our professional, seasoned, and multi-lingual staff - experienced in micro-finance, credit counseling, business plan development, and advocacy for low-income families - has helped hundreds of entrepreneurs



realize their dreams. We have also assisted many Fresno County residents in becoming part of the economic mainstream by helping them establish credit.

Fresno CDFI is building on the resources, experiences, and successful track record of the Micro-Enterprise Development Program, a program managed by our parent organization, Fresno County EOC, since 1993. Under the same administrative guidance, the program has disbursed more than \$4 million in loans and micro-loans to small farmers and local entrepreneurs.

## *Your success is our reward!*



"Fresno CDFI has given me the opportunity to expand my business, remodel my store, and attract more business."

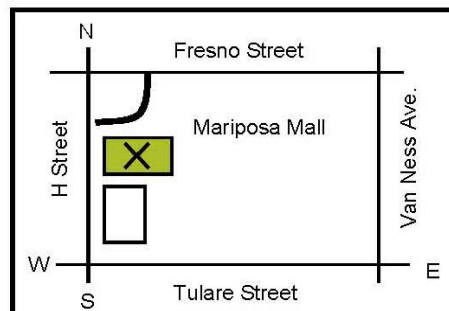
Sureewan Ly, Owner of  
SL Alteration and  
Designs

### **Fresno Community Development Financial Institution**

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www.fresnocdfi.com

M-F 8:30 a.m. - 5:00 p.m.



## **Fresno Community Development Financial Institution**

Affordable financing,  
training, and technical  
assistance for individuals,  
small business, and  
community facilities.

**[www.fresnocdfi.com](http://www.fresnocdfi.com)**

## Products

Loan Funds	Funding Amount	Description
Refugee Micro-Enterprise Fund	Up to \$15,000	This loan fund is specifically for refugees and asylees in need of business financing and business training. Under this program, applicants will receive guidance in business planning, marketing, financial training, and getting licensed. Applicants to this fund typically have weak or no credit and may lack sufficient collateral.
Micro-Enterprise Fund	Up to \$50,000	Loan financing and technical assistance to help micro-enterprise businesses—defined as a sole proprietorship, partnership, or corporation with a need for financing under \$50,000 that cannot obtain bank loans, equity, or other conventional financing.
Rural Micro-Enterprise Fund	Up to \$50,000	Loans and technical assistance to help rural micro-enterprise businesses—defined as a business entity located in a rural area (city or town with a population of 50,000 or less), with not more than 10 full-time-equivalent employees.
Enterprise & Community Development Fund	Up to \$250,000	Targeting job-generating small businesses and non-profits developing community facilities. Designed for borrowers who have been unable to obtain any or a portion of their credit through traditional lending.

## Services

- Business development services (for qualified applicants) including:
  - Business marketing assistance
  - Business plan development
  - Assistance with financial and loan packet preparation
  - Assistance with application for business licenses and permits as required
  - Technical training classes and workshops
- Follow-up assistance during initial stages of your business.
- Information and referrals to other agencies and / or lending institutions.

## Eligibility

We target low- to moderate- income communities and do business in a 9 county region including: Fresno, Kern, Kings, Madera, Merced, Monterey, San Joaquin, Stanislaus, Tulare

Applicant must have the desire and willingness to start, strengthen, or expand a business.

Requirements include:

- Credit check
- 1:1 collateral
- Completed business plan (business plan assistance available for qualified applicants)



*Our services are offered in English, Spanish, Hmong, Lao, Thai, Indonesian, Tagalog, Hindi, and Punjabi.*